## Michigan's State Planning Project for the Uninsured



February, 2006

Issue Brief
(Volume 1, Number 1)

Michigan's Health Care Listening Tour

Did you ever wonder?

- ❖ Who are the uninsured in your community and why are they uninsured?
- ❖ Who should be the "players" in covering the uninsured?
- Who should pay for health insurance?
- How has the issue of the lack of health insurance affected your community?
- What is happening in your community to address or assist those without health insurance?

These were the questions asked at a series of Town Hall meetings for the Health Care Listening Tour, held in eleven locations across the State of Michigan, between September and December of 2005. The Listening Tour was organized as a part of the planning process for the Michigan State Planning Project for the Uninsured. Recognizing that access to health insurance coverage and access to health care are key challenges for our State, the Michigan Department of Community Health gathered the perspectives and experiences of the uninsured, employers, healthcare providers, and others. The Department of Community Health extends its appreciation to the many partners in each community, including local hospitals, Chambers of Commerce, health departments, Community Mental Health, unions, health coalitions, and others who helped plan, sponsor and host the town hall meetings.

Over 600 Michigan residents took the opportunity to voice their concerns about the impact that lack of health insurance is having on themselves and their communities. These voices carried a string of common concerns:

- Lack of health insurance and access to care is at a crisis level. There is a resounding belief that it is imperative that this crisis be addressed, and that ALL Michigan residents should have access to a basic array of preventive care, screenings, primary health care services, disease management and hospital care.
- **.** Employers often find it difficult to pay for health insurance for their employees.
- ❖ The uninsured are generally unable to afford the cost of health insurance. COBRA is too expensive to be an option for most people who lose their job.

- ❖ Those without insurance do not receive the care they need in a timely fashion, so they are sicker and their care is more costly when they do receive care.
- Lack of dental, mental health, and substance abuse care and treatment caused by lack of access to health insurance lead to greater health care expenses in the long run.
- ❖ Inadequate prescription drug coverage is a real problem; rising costs of prescriptions are unaffordable for many of the uninsured.
- Everyone should contribute toward the cost of health insurance for all residents, paying their fair share based on ability to pay.
- ❖ Special populations consisting of a high number of uninsured were identified: young adults, women 55 to 64 many of whom are caregivers, part time workers, early retirees, health care workers, farmers, small business owners and employees, and low wage earners.

We are thankful to members of the community who participated. Your voices have been heard and will complement the State Of Michigan's effort to design a plan that will cover unmet need, reduce the barriers to insurance coverage, and lead to system changes that will ultimately extend proper health care coverage for all of Michigan's residents.